

**Information to identify the case:**

Debtor 1	David P Shovel	Social Security number or ITIN	xxx-xx-8453
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN	-----
	First Name   Middle Name   Last Name	EIN	-----
United States Bankruptcy Court   WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20198-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David P Shovel

6/1/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David P Shovel  
Debtor

Case No. 22-20198-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 3

Date Rcvd: Jun 01, 2022

Form ID: 318

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ David P Shovel, 9834 Joan Drive, Irwin, PA 15642-1542
15451135	+ FinWise Bank, 820 East 9400 South, Sandy, UT 84094-3653
15451141	+ Lendmark Financial Services, 2669 Monroeville Blvd., Monroeville, PA 15146-2301
15451152	+ Union Home Mortgage, PO Box 77404, Ewing, NJ 08628-6404
15451151	+ Union Home Mortgage, PO Box 77404, Trenton, NJ 08628-6404

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Jun 02 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 02 2022 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 02 2022 04:08:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jun 02 2022 04:08:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jun 02 2022 04:08:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 02 2022 00:12:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Jun 02 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 02 2022 00:12:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15451130	EDI: GMACFS.COM	Jun 02 2022 04:08:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
15451131	EDI: CAPONEAUTO.COM	Jun 02 2022 04:08:00	Capital One Auto Finance, PO Box 60511, City Of Industry, CA 91716-0511
15451132	Email/PDF: creditonebknotifications@resurgent.com	Jun 02 2022 00:14:39	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500

District/off: 0315-2

User: admin

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15451134	Email/PDF: creditonebknotifications@resurgent.com	Jun 02 2022 00:14:39	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15451133	Email/PDF: creditonebknotifications@resurgent.com	Jun 02 2022 00:14:25	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15451136	Email/Text: BNSFN@capitalsvcs.com	Jun 02 2022 00:12:00	First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
15451137	EDI: AMINFOFP.COM	Jun 02 2022 04:08:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
15451138	EDI: AMINFOFP.COM	Jun 02 2022 04:08:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
15451140	EDI: PHINGENESIS	Jun 02 2022 04:08:00	Genesis FS Card Services, PO Box 84059, Columbus, GA 31908-4059
15451139	+ EDI: PHINGENESIS	Jun 02 2022 04:08:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
15451143	Email/Text: kramble@lendmarkfinancial.com	Jun 02 2022 00:12:00	Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington, GA 30014-2434
15451142	^ MEBN	Jun 02 2022 00:05:49	Lendmark Financial Services, PO Box 2969, Covington, GA 30015-7969
15451148	+ EDI: AGFINANCE.COM	Jun 02 2022 04:08:00	OneMain Financial, PO Box 499, Hanover, MD 21076-0499
15451146	+ EDI: AGFINANCE.COM	Jun 02 2022 04:08:00	OneMain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
15451145	EDI: AGFINANCE.COM	Jun 02 2022 04:08:00	OneMain Financial, PO Box 183172, Columbus, OH 43218-3172
15451149	+ EDI: AGFINANCE.COM	Jun 02 2022 04:08:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15451144	EDI: AGFINANCE.COM	Jun 02 2022 04:08:00	OneMain Financial, 2644 Mosside Blvd #117, Monroeville, PA 15146-3392
15452658	EDI: PENNDEPTREV	Jun 02 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15452658	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 02 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15451150	EDI: RMSC.COM	Jun 02 2022 04:08:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15451514	+ EDI: RMSC.COM	Jun 02 2022 04:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15451153	+ EDI: LCIUPSTART	Jun 02 2022 04:08:00	Upstart Network, Inc., 2950 S. Delaware Street, San Mateo, CA 94403-2580

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Union Home Mortgage Corp.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15451147	*+	OneMain Financial, 2644 Mosside Blvd #117, Monroeville, PA 15146-3392

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmllawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
David J. Romito	on behalf of Debtor David P Shovel romitoesq@verizon.net romitoesq@comcast.net
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7